

**UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF VIRGINIA
ABINGDON DIVISION**

CLERKS OFFICE U.S. DIST. COURT
AT ABINGDON, VA
FILED

June 25, 2025

LAURA A. AUSTIN, CLERK
BY: s/ FELICIA CLARK
DEPUTY CLERK

UNITED STATES OF AMERICA

:

:

v.

:

Case No. 1:25CR00028

:

OLIVIA ANN OXLEY

:

Violations: 18 U.S.C. §§ 1343, 1344, 1349

INFORMATION

The United States Attorney charges that:

INTRODUCTION

1. GARLAND FOX SHELTON, JR., a/k/a Sam Shelton (“SHELTON”), is a resident of Virginia.
2. ZAMAR TARA MCPHERSON, a/k/a Zomar Jagdene Nelson, a/k/a Zomar Jagdeen Nelson (“MCPHERSON”), is a resident of Florida.
3. OLIVIA ANN OXLEY (“OXLEY”) is a resident of New York.
4. COCONSPIRATOR FOUR is a resident of a foreign country.
5. COCONSPIRATOR FIVE is a resident of a foreign country.
6. J.P. Morgan Chase Bank (“Chase Bank”) is insured by the Federal Deposit Insurance Corporation (“FDIC”).
7. Truist Bank is insured by the FDIC.
8. Amboy Bank is insured by the FDIC.
9. Wintrust Bank is insured by the FDIC.
10. Metropolitan Commercial Bank is insured by the FDIC.
11. On or about September 26, 2015, OXLEY opened Chase Bank account number ending in last four digits 3825 (“Chase Bank account number 3825”).

12. On or about June 9, 2021, OXLEY became a customer of Gemini Trust Company, LLC.

13. On or about November 3, 2022, COCONSPIRATOR FIVE, using an alias, instructed SHELTON to open personal and business bank accounts with Chase Bank. On or about November 15, 2022, SHELTON opened Chase Bank account number ending in last four digits 2238 (“Chase Bank account number 2238”), a business account in SHELTON’s name. On or about December 16, 2022, SHELTON opened Chase Bank account number ending in 7031 (“Chase Bank account number 7031”), a personal account in SHELTON’s name.

14. On or about December 7, 2022, MCPHERSON opened Truist account number ending in last four digits 3849 (“Truist account number 3849”), a business account in the name of “Art by Zamar LLC.” “Art by Zamar LLC” was registered in Florida in MCPHERSON’s name on or about October 29, 2022.

15. On or about December 22, 2022, OXLEY opened Chase Bank account number ending in last four digits 3778 (“Chase Bank account number 3778”).

16. On or about December 28, 2022, SHELTON became a customer of Metropolitan Commercial Bank.

17. On or about January 18, 2023, MCPHERSON opened Chase Bank account number ending in last four digits 0933 (“Chase Bank account number 0933”), a business account in the name of “Art by Zamar LLC,” with MCPHERSON’s name and address identified on the account.

18. On or about and between January 12, 2023, and February 16, 2023, Victim One (located in New Jersey) was the victim of a business email compromise scam. On or about January 12, 2023, Victim One was instructed, via email, to make two legitimate payments in the amounts of \$679,196.01 and \$8,040,995.67, respectively. Later that same day, Victim One was instructed

by an individual utilizing a fraudulent email address to instead send the same two wire transfer payments to Chase Bank account number 3778. On February 1, 2023, an additional email from the same fraudulent email address instructed Victim One to instead make the same two wire transfer payments to Chase Bank account number 0933.

19. On or about February 15, 2023, Victim One sent two wire transfer payments, in the amounts of \$679,196.01 and \$8,040,995.67, respectively, from their Amboy Bank account to Chase Bank account number 3778. Both wire transfer payments were returned to Victim One.

20. On or about February 16, 2023, Victim One sent two wire transfer payments, in the amounts of \$679,196.01 and \$8,040,995.67, respectively, from their Amboy Bank account to Chase Bank account number 0933. That same day, an email from the same aforementioned fraudulent email address informed Victim One that the two wire transfers were halted and that Victim One should instead send the two wire transfer payments in the amounts of \$679,196.01 and \$8,040,995.67, respectively, to its subsidiary, “Art by Zamar LLC,” with Truist account number 3849.

21. On or about February 16, 2023, Victim Two (located in New York) was the victim of a business email compromise scam and was swindled into making a wire transfer payment in the amount of \$154,474.85 to Truist account number 3849.

22. On or about February 17, 2023, Coinbase, a virtual currency exchange headquartered in the United States, sent an email to MCPHERSON confirming a Coinbase deposit of \$150,000.00, which was one day after Victim Two made a wire payment in the amount of \$154,474.85.00 to Truist account number 3849.

23. An email account associated with COCONSPIRATOR FOUR contained an image of communications with an account named “Zamar.” In the communications, “Zamar” sent an

image showing a bank account balance of \$154,031.29. COCONSPIRATOR FOUR instructed “Zamar” to make a \$150,000.00 wire transfer to Coinbase.

24. The same email account associated with COCONSPIRATOR FOUR contained images of: (1) a check in the names of “Art by Zamar LLC” and MCPHERSON from Chase Bank account number 0933, (2) MCPHERSON’s driver’s license, and (3) a check in the name of OXLEY from Chase Bank account number 3778.

25. Between February 9, 2023, and February 23, 2023, Victim Three (located in Minnesota) was the victim of a business email compromise scam. One of the fraudulent email addresses used in the commission of the business email compromise scam used a domain name that had been registered on February 13, 2023, by an alias associated with COCONSPIRATOR FOUR.

26. On or about February 13, 2023, Victim Three was instructed, via email, to make legitimate payments to a Chase Bank account. The next day, on February 14, 2023, Victim Three was fraudulently instructed to instead make the payments to Chase Bank account number 3825.

27. On or about February 21, 2023, Victim Three sent four Automated Clearing House (“ACH”) payments, in the amounts of \$127,514.00, \$29,546.00, \$34,470.00, and \$34,470.00, respectively, from their Wintrust Bank account to Chase Bank account number 3825. That same day, OXLEY sent two wire transfers, in the amounts of \$216,025.00 and \$7,000.00, respectively, from Chase Bank account number 3825 to an account with Gemini Trust Company, LLC, and used \$222,997.00 of the funds to purchase the digital currency “Bitcoin.” Part of the Bitcoin was deposited into an account belonging to COCONSPIRATOR FOUR.

28. On or about February 21, 2023, Victim Three sent legitimate emails discussing additional payments of two wire transfers in the amounts of \$800,000.00 and \$288,000.00,

respectively. Later that same day, Victim Three received an email from a fraudulent email address providing instructions to make these payments to Chase Bank account number 2238, via ACH or wire transfer.

29. On or about February 22, 2023, Victim Three sent an ACH payment in the amount of \$800,000.00, to Chase Bank account number 2238. That same day, at COCONSPIRATOR FIVE's direction, SHELTON transferred \$700,000.00 from Chase Bank account number 2238 to Chase Bank account number 7031 and, via a wire transfer and at COCONSPIRATOR FIVE's direction, sent \$495,000.00 from Chase Bank account number 7031 to an account with Metropolitan Commercial Bank. At COCONSPIRATOR FIVE's direction, SHELTON used these funds to purchase Bitcoin.

30. On February 23, 2023, Victim Three sent an additional ACH payment in the amount of \$288,244.46, to Chase Bank account number 2238. That same day, SHELTON, at COCONSPIRATOR FIVE's direction, transferred \$385,000.00 from Chase Bank account number 2238 to Chase Bank account number 7031. SHELTON then made two wire transfer payments, in the amounts of \$495,000.00 and \$95,000.00, on February 23, 2023, and February 24, 2023, respectively, from Chase Bank account number 7031 to an account with Metropolitan Commercial Bank. At COCONSPIRATOR FIVE's direction, SHELTON used these funds to purchase Bitcoin.

31. On March 20, 2023, at COCONSPIRATOR FIVE's direction, SHELTON sent a wire transfer in the amount of \$150.00 from Chase Bank account number 7031 to Truist account number 3849.

32. On or about July 14, 2023, SHELTON opened Truist account number ending in last four digits 5962 ("Truist account number 5962"), a business account in the names of SHELTON and "MAG HOMES."

33. Victim Four (based in Utah) was the victim of a business email compromise scam after being swindled into making a wire transfer payment. An email account associated with COCONSPIRATOR FOUR contained an image of a wire transfer dated September 5, 2023, in the amount of \$1,567,076.04, from Victim Four.

34. Victim Five (located in Florida) was the victim of a business email compromise scam. On or about September 8, 2023, Victim Five sent a wire transfer payment in the amount of \$150,007.80 to Truist account number 5962. On September 14, 2023, SHELTON transferred \$10,000.00 and \$138,000.00, respectively, from Truist account number 5962 to another Truist bank account.

COUNT ONE

1. The Introduction is realleged and incorporated by reference.
2. On or about and between October 29, 2022, and October 5, 2024, in the Western District of Virginia and elsewhere, OLIVIA ANN OXLEY knowingly conspired with others to commit the following offenses: (1) knowingly execute and attempt to execute a scheme and artifice to obtain money and funds owned by and under the custody and control of financial institutions, as defined under Title 18, United States Code, Section 20, by means of false and fraudulent pretenses, representations, and promises, in violation of Title 18, United States Code, Section 1344; and (2) devise and intend to devise a scheme and artifice to defraud and to obtain money and property by means of materially false and fraudulent pretenses, representations, and promises, and for the purpose of executing such scheme and artifice and attempting to do so, transmit and cause to be transmitted by means of wire communication in interstate commerce writings, signs, signals, and sounds, in violation of Title 18, United States Code, Section 1343.

3. It was part of the conspiracy that OLIVIA ANN OXLEY and others facilitated a business email compromise scheme to obtain funds via wire transfer payments between financial institutions and other means including, but not limited to, by creating and utilizing fraudulent and fictitious email addresses to instruct victims to send payments via wire transfers and creating and utilizing illegitimate business accounts at financial institutions to facilitate these fraudulent wire transfer payments.

4. All in violation of Title 18, United States Code, Section 1349.

DATE: 6/24/2025

Zachary T. Lee by C&H
ZACHARY T. LEE
Acting United States Attorney